



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
**TORRES ET AL** )  
Serial No. **09/774,393** )  
Filing Date: **January 31, 2001** )  
For: **PREPAID HEALTH CARE SYSTEM** )  
**AND METHODS OF PROVIDING** )  
**THE SAME** )  
Attorney Docket No.  
**24787**  
\_\_\_\_\_  
)

**TRANSMITTAL OF MODIFIED DRAWINGS**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Please substitute the enclosed modified drawings Figs. 1-9 (six sheets) for the drawings, Figs. 1-9 as originally filed (six sheets).

Respectfully submitted,

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Attorney for Applicant

In re Patent Application of:  
**TORRES ET AL**  
Serial No. **09/774,393**  
Filing Date: **January 31, 2001**



**CERTIFICATE OF EXPRESS MAILING**

I HEREBY CERTIFY that these modified drawings in patent application, Serial No. 09/774,393 are being deposited with the United States Postal Service as **EXPRESS MAIL** in an envelope addressed to: ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231, bearing Express Mail label No. **EL675342875US** this 7th day of June, 2001.

*Diane Baker*  
Diane Baker



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In re Patent Application of: )  
**TORRES ET AL** )  
Serial No. **09/774,393** )  
Filing Date: **January 31, 2001** ) Attorney Docket No.  
For: **PREPAID HEALTH CARE SYSTEM** )  
**AND METHODS OF PROVIDING** )  
**THE SAME** )  
)

RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Responsive to the Notice of Incomplete Reply  
(Nonprovisional) mailed May 24, 2001, Applicants enclose  
herewith Substitute Modified Drawings.

If any additional extension and/or fee is required,  
or if any additional fee for claims is required, charge  
Account No. **01-0484**.

Respectfully submitted,

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In re Patent Application of:  
**TORRES ET AL**  
Serial No. 09/774,393  
Filed: January 31, 2001



**CERTIFICATE OF EXPRESS MAILING**

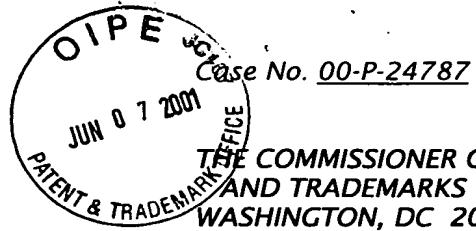
I hereby certify that this correspondence is being deposited with the United States Postal Service as **EXPRESS MAIL** in an envelope addressed to: ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231, bearing Express Mail Label No. **EL675342875US** on this 7th day of June, 2001.

*Diane Baker*

Diane Baker

06-08-01

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THE COMMISSIONER OF PATENTS  
AND TRADEMARKS  
WASHINGTON, DC 20231

Transmitted herewith for filing in the patent application of:

Inventors: *Torres et al*  
For: *Prepaid Health Care System and Methods of Providing the Same*  
Serial No.: *09/774,393*  
Filed: *January 31, 2001*

Enclosed are:

- Request for One (1) Month Extension of Time
- \$55.00 Filing Fee for One (1) Month Extension for a Small Entity
- Response to Notice of Incomplete Reply (Nonprovisional)
- Transmittal Form for Modified Drawings (Six (6) pages, Figures 1-9)

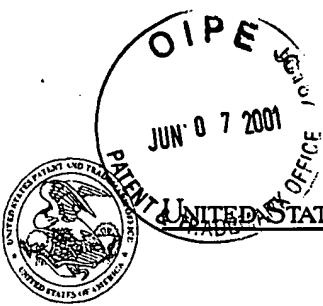
The Commissioner is authorized to charge or credit any discrepancies in fee amounts to Deposit Account No. 01-0484.

June 7, 2001  
Date

A handwritten signature of "Mark R. Malek" in black ink.

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WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/774,393	01/31/2001	Joseph L. Torres	24787

**CONFIRMATION NO. 3083**

**FORMALITIES LETTER**



\*OC000000006112830\*

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Date Mailed: 05/24/2001

**NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)**

***Filing Date Granted***

The U.S. Patent and Trademark Office has received your reply on to the Notice mailed and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

- Substitute drawings in compliance with 37 CFR 1.84 because:

- drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

*[Signature]*  
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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE